



# CLAIM SCENARIOS

## REAL ESTATE SCHEDULES

### General Liability

#### \$2,200,000

Plaintiff was riding his bicycle in a parking lot, hit a manmade hole that was obscured by a weed, and fell to the ground sustaining injuries. The parking lot was owned by another organization but managed by our insured. Insured was contractually responsible for parking lot maintenance, including collection of parking fees, striping parking spaces, and potholes. As a result of the incident, plaintiff claims he sustained severe neck pain including 8 fused vertebrae, partially paralyzed arms, nerve impingement, shoulder/rotary cuff issues.

#### \$1,130,000

Plaintiff allegedly tripped and fell on the sidewalk at the insured's location. No risk transfer available as there was no property manager involved. Per New York Administrative Code, premise owner is responsible for repairs and not the City of New York. Plaintiff was transported via ambulance to the emergency department and subsequently treated for hip, shoulder, neck, lower back pain, including 6 posterior disc herniations requiring surgery.

#### \$800,750

Mailman allegedly slipped and fell on icy steps at the insured's apartment building. Attorney stated ice formed as a result of water leaking from the gutter onto the steps. Insured performed snow and ice removal in-house but did not maintain snow logs. No risk transfer existed. Plaintiff sustained injuries to hip and back requiring surgery, as well as numbness in hands.

### Property

#### \$3,600,000

Fire resulting from loose connections within an old, 1980's circuit breaker. The loose connection caused an overheating event and then an arc flash, which ignited the wood paneling behind the breaker box. A loose connection was likely the result of poor maintenance as these specific breakers manufacturing recommendation called for annual service.

The insured was unable to produce service records. The building was three stories, built in the 1870's. An investigation identified the building had been through multiple renovations since then, and for the past 10 years was used as a restaurant and multitenant retail space. This claim also resulted in a \$32,000 GL payment to tenants damaged property.

#### \$850,000

Water damage resulting from a tenants failed water heater on the 5th floor of our insureds building, including ensuing damage down to the 1st floor. An investigation identified the cause relating to a failed relief valve. The relief valve was supposed to temporarily open, relieve pressure in the tank, and then close. However, the relief valve was stuck in the open position. The tenants plumber improperly installed the water heater with multiple failures noted.

### Auto

#### \$768,000

Our insured operated a valet service company and was transporting 11 passengers in a Ford Econoline van. The insureds driver was taking a left turn. The other vehicle driver drove straight through the intersection, striking the van's right passenger side. Impact was substantial pushing the van through two lanes of travel, settling on an embankment by a fence. Multiple passengers reported injuries. The police report noted other vehicle's driver was traveling 55 MPH in a 30 MPH zone. The other vehicle's driver had no valid license and no insurance.

#### \$239,811

The insured's vehicle driver failed to yield to a traffic light hitting the other vehicle. Video showed insured's driver ran a red light at the access road, then proceeded across the highway and ran the next red light as well where the accident occurred. Impact between the two units was substantial. The other vehicle's driver was transported to the ER with alleged serious injuries.

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